# Cemetery & Funeral Bureau Advisory Committee Meeting Minutes

Wednesday, July 20, 2005

DCA-Hearing Room 400 R Street, Suite 1030

Attendees: Merrill Mefford, George Prather, Thomas Swift, Clarence Youngren, Steve Schacht, Robert A. Teegarden, Royce Ann Ruhkala Burks, Betty Youngren, Bob Achermann, Jeff Lindeman, Felicia L. Winston, Jerry Desmond, Jr., R. A. Mielbrecht, Steve Doukas, Dr. Anthony Wallace, Stan Saudelius, Chris Micheli, Andy Bryant, Sherrie Moffet-Bell, Kim Duran, Jeff Brown, Ellis Kjer, Lisa Whitney, Matt Young, Heather Berg, Dan Redmond and Charlene Zettel

Meeting opened at 9:20 a.m. with Kim Duran welcoming everyone and she asked the committee members to please introduce themselves. Mrs. Duran introduced the Bureau staff that was in attendance and were available to answer questions that may arise.

Mrs. Moffet-Bell then went over the Rules of Order, (attachment 1). She then thanked the Advisory Committee Members for their willingness to participate. She explained that the Bureau had received approximately 110 applications for consideration. It was decided that there would not be more then about 12 members in the group. There was no one left out on purpose the applications were randomly selected.

Mrs. Duran informed the committee members the length of term for the committee members would be two (2) years and at the discretion of the Bureau Chief. We would like to meet a minimum of two (2) times a year. If we feel there is a need to meet more frequently then we can schedule additional meetings. The Department is moving in December of 2005 so we might not be able to have our next meeting the week of January 16, 2006 as planned. The new Hearing Room will be more up to date and in better working order.

## Abandoned Cemeteries

Mrs. Moffet-Bell requested the committee members' input on handling abandoned cemeteries. There was an L. A. Times Article in Imperial Valley. The Bureau revoked their license in 1967. If that cemetery is not purchased then it is just an unlicensed cemetery. We cannot force someone to buy a cemetery nor can we force someone to get a license. The owner lives in PA and does not want to get a license. Our Senior Auditor, Matt Young, is checking into this as we just found that there is endowment funds that are unregulated. The County wants nothing to do with the Cemetery, they refuse to do anything. This is a Historical Cemetery and there are still burials taking place out there. Plots have already been purchased, so when a burial is needed there is a Chapel that does charge the family a fee. The Bureau Chief has met with our legal council we have no control over the cemetery. As the Advisory Committee what would you recommend that the Bureau at this point do in a situation where we have several cemeteries out there like this? I would like input from the members and also if the Public has any input.

**Mr. Prather:** The first thing that came to my mind was the special districts and their associations and lobbyist, who is not here today, that possible there might be some action from

that moving from a private cemetery into a special district public cemetery. That would be forcing the County to do it either way. Possibly there some leverage from the association.

**Mrs. Moffet-Bell:** When you say the association, you mean?

**Mr. Prather:** The association is probably not the right term, it's basically government. The 2,000 or so public cemeteries in the state are represented by Ralph Hine in the Legislature and they have issues that come up from time to time and they act as a group. That might be a good contact to contact Ralph Hine.

Mrs. Moffet-Bell: I will do that. The concern here is that I get a lot of e-mails from consumers and consumer groups and historians and it's sad because I have to tell them that we have no jurisdiction, this Bureau can not do anything, our hands are tied, and I hate to say that. I hear the grief that some of these people that call me. Just yesterday, some lady in Imperial Valley, her father is burred and she goes and carries 100 gallons of water to water this tree where her father is buried once a week. It's still that is just one little green plot. It's sad when I get these calls and I have to say I'm sorry, we can't do anything. This is a task that the Advisory Committee will be tasked with. I think the Bureau should have some authority here. Any other comments?

**Mr. Teegarden:** The need for regulation or oversight seams to be, one, if there are no active burials taken place at the cemetery would there be a need for regulations? Two, because there's active burials taken place there is a need for some oversight and regulation. Third, would be future burials pre sales that are still existing for future activity, while they may not be occurring now, could be in the future and therefore the need for some kind of oversight. Whatever regulation would be considered or used to satisfied all three of those.

Mrs. Moffet-Bell: There have not been any new sales at the cemetery since 1968, but prior to that there were several family plots that were sold. So there are still burials. Dan Redmond, our filed representative that is here has been working with the county and with the current owner to try to get him to agree to some type of sale. Right now we are still in the talking mode. These are things that we can't force we are just trying to be a mediator right now. I do agree that we need some oversight in this area.

**Dr. Wallace:** Talking about the endowment care fund at the cemetery from the audit perspective, it seams like we should have some type of jurisdiction over the endowment that's there and to try to ascertain what types of individuals still have plots there and possibly write them letters and get together with them to find out what they would like to do. It's going to be very difficult from a legislative position to get regulations to take over abandoned cemeteries because they can't carry so many bills and that would not be one that they probably want to carry. Policy change as far as how we, when someone owns a cemetery before they can actually abandon what has to happen if they don't do something in a certain amount of time if we take the license, what becomes our responsibility? It seams like the public is saying, since you took the license then you should have responsibility to make sure the cemetery is maintained. If we don't have that responsibility, is there someway that we can look at the endowment to take the interest that is made off the endowment to use that as the dollars to maintain the overall upkeep of the cemetery?

**Mrs. Moffet-Bell:** Matt will probably agree that when we found out there was endowment fund we were very concerned. This is a very old case, that was when this was a Board, the Court

Order actually ordered the Board to place this endowment care fund in a separate fund unattached to the Bureau. So in the current way the Bureau works, we make sure if there is an endowment fund we are involved. Unfortunately this happened 30 years, over 30 years ago and so we don't have the control right now over the endowment care fund. However, Matt and Gary Duke, who is also our legal staff counsel, who could not be here today, we are looking at this and we have actually asked the county to produce paperwork showing us proof that there is an endowment care fund. We don't know this at this point, it is hearsay.

**Mr. Schacht:** That was my question, if there is an endowment care fund, how much is in the fund and if it is being touched in any way or has it just been sitting there all this time? Dan have you been out there, the current owner, is there anyone in that area, for example you said a funeral Chapel is servicing the deaths that is out there? Is there any interest or do they have a buyer to purchase the cemetery? There is that interest?

**Mr. Redmond:** Yes, they do have a buyer. There is that interest. Yes.

**Mr. Teegarden:** They want to buy it as a cemetery?

**Mr. Redmond:** Yes, they want to buy it as a cemetery. It is one of the Funeral establishments that is down there. There are two funeral establishments that are actually helping to do interments if people come in.

**Mr. Schacht:** Is that Helms or something out there?

Mrs. Moffet-Bell: Yes

**Mr. Redmond:** Yes, Helms and Fry Chapel are the two funeral establishments that are assisting with, they are just facilitating interments.

**Mr. Schacht:** How many acres are there? How large of property is it?

**Mr. Redmond:** The entire property is 80 acres. Only 13 are being used for internment purposes now, but he wants to purchase 40 acres so that he can make the expense.

**Mr. Schacht:** Does the owner in Pennsylvania have some interest?

**Mr. Redmond:** I actually am due back in contact with their attorney. I've been waiting to talk to Sherrie about that before I actually talk to them and try to put it together.

**Mr. Schacht:** I could not see the State wanting to get together getting involved if they take over the responsibility and then there's a bigger responsibility. I would think the consumer side of it, the best resolution to it, if they were, if the owner would sell, and I would think if he might be, if there are people out there that had burials and it's not being maintained and so on. I would think that maybe the property owner would have some recourse toward the owner of the cemetery.

**Mr. Redmond:** Yeah, I would think that maybe they would have some sort of civil

**Mr. Schacht:** You would almost want to encourage it is this type of atmosphere to get the guy to do something. So, anyway this is just my thought.

**Mrs. Moffet-Bell:** Thank you.

**Mr. Mefford:** Sherrie, if I understood your challenge though, it was setting up somewhere the ability for the Bureau to have some authority over an Cemetery as opposed to what you don't have right now. If it can be sold, that's fine, that's a resolution. But that doesn't solve what I understood your question to be, how to get the Bureau involved either legislative impact so that there would be some oversight by the Bureau in instances such as this.

Mrs. Moffet-Bell: That is correct. I mean if it does sell it's going to solve all of our, it will certainly solve our biggest concern. That is that we know that the person isn't just gonna purchase it, they want to operate the cemetery so they will have a license. If it doesn't sell, then we are still stuck here with a cemetery that is basically abandoned. We have now, more recently, when a cemetery, when we take a license away we have actually put in the accusation that there is some guidelines that the cemetery has to be sold within a certain point, if that's what it results in. We put in terms of conditions where the cemetery must be sold or there are some guidelines as to who is going to manage it and then put a conservator in. Unfortunately there are some out that this hasn't happened to, but we have a situation right now, for example Woodlawn Cemetery. It has been, the license was revoked, Ellis, "Four years ago?"

**Mr. Kjer:** I believe so.

Mrs. Moffet-Bell: Approximately four years ago and there were terms and conditions that were put in this accusation that they had to sell the cemetery. Well nobody wanted to buy it. There was nothing, the property itself did have a healthy endowment care fund but there were no other areas that you could bury at, due to the problems that the cemetery had in the past. So there is no purchaser. There has been recently the Old World Catholic dioceses has shown interest in purchasing it, but the terms that they are putting together have not been something that we're willing to agree to. And so, that cemetery again is probably going to be sitting out there unmaintained. So, yeah we need a little more teeth in what happens to the cemetery after we either revoke a license or the person that owns it decides to leave.

**Ms. Ruhkala Burks:** I know one thing in our area up in El Dorado County they have a lot of abandoned old pioneer cemeteries that Sue Silvers dealt with a lot. I think they have gone in and tried to figure out who originally started that cemetery, so the Catholic Dioceses lately has been taken over a lot of cemeteries that were religious cemeteries that were abandoned. So, you could possibly to go backwards in history and see how it was originally started.

**Mrs. Moffet-Bell:** Any other comments on this subject?

**Mr. Bryant:** Sherrie, just a quick one. I know Martinez has some abandoned cemeteries and they have formed a City Center Commission that actually organizes volunteers to care for some of the older vacant miners, and it appears that you can get city or county mobilized for some of these a lot of time they can help lend volunteers that can help out on an annual basis.

**Mrs. Moffet-Bell:** That's a very good point. We do have some of the City Council Members that we have met with, like El Dorado Hills are very willing to do that. Unfortunately, Imperial Valley is I have the complete opposite. They want nothing they don't even want to talk to me. But, El Dorado Hills has been very very cooperative in trying to take care of their abandoned cemeteries. Well, Thank you.

### Test Scores

Mrs. Moffet-Bell: The next subject is from Glenn Bower actually wanted to discuss and he wasn't able to be here. I'm going to have Kim read to you his e-mail that he sent to bring up to the Advisory Committee. I do think this is a good point. Unfortunately I think that it is going to cause a little bit of concern for the Bureau and so we're again with the Advisory Committee maybe you can help us how we can address how we can accommodate Mr. Bowers request.

**Mrs. Duran:** Please see (attachment 2) e-mail that was read if there are any comments from any of the Committee Members on that statement.

Mrs. Moffet-Bell: The concern that we have, I can understand the reason that they would want this information. It an accrediting reason and they do have to report these scores. The problem that the Bureau has is that we don't know when people graduate. They could graduated five years ago and decide to take the exam five years later. So, we don't really have a tracking mechanism as to when these individuals graduate. But we would like to report and I wished Mr. Bower was here because I wanted to ask him if we just gave him names basically would they be able to go back and find out when this person graduated? And then accredited it to the proper year.

**Mr. Teegarten:** What exactly is the issue?

Mrs. Moffet-Bell: This is the Embalming exam. When a person takes the Embalming exam, we let the individual know if they passed or failed the exam the school never knows unless the student replies back to them. They are required in the next seven years to report, the two colleges that give the exam, what their pass/fail rate is. This has to do on a National level really, because they are trying to, the National Exam is basically wants to come to California. They want us to allow the National Exam. They, Cypress College and American River College are not able to report a pass/fail rate at this point in time cause we don't give the schools the scores.

Mr. Mefford: Sherrie, on your comment, if we don't know when the test, when they went to school or graduated, it's been my experience and I could be off base here, but in most cases the Embalmer Examination is given in a timely manner after these graduations or close to it. I don't know, personally, any student purposely who would not want to that examination immediately after graduation or as close to possible simply for the memory retention. But again, I think if the information is given to the schools, they certainly should be able to check their records and at least look who graduated, here's a person who passed they graduated in June and they can at least get a pretty close estimate. I think it's almost they're going to take that test as soon as they get out of school.

**Mr. Teegarten:** Why don't these schools receive them?

**Mrs. Moffet-Bell:** The Bureau has never provided this information to the schools in the past. I mean as far as what the reason, I couldn't tell you. It's something that they didn't track. For the Advisory Board to know Committee Members, the Bureau tracked mostly manually in the past. We did not track things electronically as we are doing now. Now we are getting a lot more of our applications, licensing stats., are being tracked electronically. This is something that we also can probably track electronically, but wanted to hear if their was input from the members. If

this is a concern that we didn't now provide this information to the schools or if it's something that you have no problem with.

**Ms. Winston:** It seams to me that it would be simple enough to do weather it is a long period of time between your actual graduation and the time you take the test. Because when you fill out the application it should be noted on the application what school you went to and when you graduated and then you could do a consensus after those tests are taken and then just report to the various schools. It seams like it would be simple enough, to me.

**Mrs. Moffet-Bell:** Heather, is that information on the application?

**Mrs. Berg:** On the new application

Mrs. Moffet-Bell: It makes logical sense.

**Mr. Schacht:** My question would be, has anybody, has the school intended to devise some mechanism that once a person graduates and they take an exam and they are notified by the Bureau that they have passed that they return a postcard to the school or something to let the school know that they did pass? Has the school attempted some way with the students?

**Mrs. Moffet-Bell:** I don't believe the schools have.

**Mr. Schacht:** As a way maybe to resolve this, or a postcard of something to send back to notify the school for their records. Then the school can require, we want you to sent this back to us. I don't know if it's a possibility but it would be worth asking.

**Mr. Teegarden:** With all appropriate protection to your rights and privacy I would think schools, I would want to know how may graduated did, not just pass/fail. Red light/green light doesn't tell me anything. Weather or not they took the test right after graduation five years hence eligibility; that's almost irrelevant to me. The issue is how well did they prepare at my institution. I would want to see some accountable. It closes the loop there and takes it back to the source. If only 25 of 75 of my students coming from my institution pass the test the first time out, I would want to know that.

**Mrs. Moffet-Bell:** So you would actually like to see, if you were, you would want to see the actual score that the individual had?

**Mr. Teegarden:** Sure. We do it in education, to indicate problems that would help the schools prepare for their licenses.

Mrs. Moffet-Bell: I agree.

**Mr. Mefford:** I see no reason that we shouldn't get the information out. I do understand though the reasons for the actual score. It varies simply because the number of difficult and or easy questions on the examination whereas someone could take the easy examination may get an easier score and yet fail because somebody else has answered a more difficult test and maybe even gotten a lower score on it. So, that could be an issue. That's my understanding the way the examinations are scoring and why you don't want to send out the scores.

**Mrs. Moffet-Bell:** I'll have to check on that. Lisa, do you have a response?

Ms. Whitney: Sure. The way the exam development works, you're right in what you are saying. There is no statute or regulation that says that 75 is a passing score or 65 or 75%. Each exam is weighed differently based on the difficulty of that question or that whole exam. So, while the passing grade on one embalmer exam might be 65 for this exam administration, there may be a different passing score for subsequent exams that might be 70 because it's easier then the other one that they just administered six months ago. So, that passing rate does change. I think that is what you're saying is maybe there has been that reluctance in the past to give that out because of that reason. But, I think if you were going to release the scores and you said, "that the pass rate for this exam administration for the embalmer exam is 65%", as long a people know what the pass rate was for that exam administration if you released the scores, then there would be some understanding of what that is. It's not a 75% pass score each and every time you administer that exam. That percentage will change based on the difficulty of that exam.

**Mr. Teegarden:** That would be my argument exactly. Why all these in relationship, it's not just that fact you passed the good test, it's based on what it is that you were tested on. It would help value the validity of that score and therefore eliminate the of the preparation course.

Mrs. Moffet-Bell: I agree.

**Ms. Winston:** Excuse me. What is the reason that all the exams aren't the same? Why aren't they just, I mean it's a standard embalmers, or standard funeral directors exam? Why aren't they just the same for everyone? Why is it different?

**Mrs. Moffet-Bell:** Well, I'll let Lisa speak to this. I do know that we do give a variety of exams because people fail and then take the exam again. So, they want to change it so they're not basically going home and studying those issues that they know that they failed. But there may be more to it then that.

Ms. Whitney: Sherrie is right. There are different versions of the exams so that students who are not successful, when they come back to take the exam, they are not taking that same one. Each question is weighted independently if you will. So, some questions as a written, may be determined based on a statistical figures and testing and that. Are going to be harder then other ones. And so, your exams combined, just for lack of better terms, easy, medium, difficult questions in there and so that 's why your passing rate will change. So not each exam is the same, so that the students don't take the same exam every time.

**Ms. Winston:** But the scoring

**Ms. Whitney:** The scoring, depending on the difficulty, because each one of those questions is weighted independently, you might have some questions on one exam but not necessarily on the other exam. So, that will change your score. Just so you know how a passing score is established. It is established in a workshop with licensed embalmers, that go through each question and each subject matter expert, that's what we call them, each one of them weighs or rates that question independently so you have a group of licensed embalmers sitting there looking at each question and determining the level of difficulty of each question if you will. So, that's why your scores change.

**Mrs. Moffet-Bell:** For that exact reason, I agree, I think that information if we are going to provide it, should be provided in whole.

## Statutes & Regulations

**Mrs. Moffet-Bell:** Our next topic, this is one that I'll have to whole heartily agree with. That is our Statutes and Regulations. They are so clear, everybody understands them. (Joke.) I have to read them sometimes five times for one area for them to make sense to me. So, I'll go ahead and let George bring this matter up.

Mr. Prather: Thank you. When Kim e-mailed us and asked us if there was anything for the agenda, I could think of a lot of little things, but probably nothing more important then all the statutes and regulations. Less then a year ago, Jim Draper and I had a meeting here at the Cemetery & Funeral Bureau with Lisa Whitney over a couple of issues that were not clear. § 2339 the contracts between crematories and funeral homes were one of the issues. What I have seen following the Boards, Programs, Bureaus, since I've been doing this since 1979, is that often times we have statutes change but the regulations that was, that that statute was the authority on has changed and the regulation has stayed there. Back in 1980 when crematories were allowed to be off cemetery property there was a regulation written to address specific things that might happen during that time. We then had 1994 legislation that was the first time that crematories were looked at beyond the licensing. That was called the Cremation Standards Act. The old regulations hadn't changed that were based on old law. The FTC Funeral is a great example, we have an old law called the Beleson Act that's been mandated for a long time goes back to 1972. Requiring pricing by unit, pricing as we call it. Yet in '84 we had a Federal law and FTC Funeral Rule which is much more comprehensive then the old Beleson law. Because the Bureau doesn't seem to be able to enforce the FTC Rule we looked at State Law to see how we can make all that happen. Anyway, just felt that it would be a good project to look through the Regulations to see which ones maybe were created with the best intentions and may have satisfied the necessity requirement for OAL buy maybe haven't worked. Or ones that maybe should be taken off the books and evaluate all of them. It would be a huge project obviously. In a two-year term, it'll certainly take all of that, but that is something I'd like to see the Advisory Bureau tackle, with the help of the staff. Cause I think we should be a working committee.

Mrs. Moffet-Bell: I agree. I think we should be. I would appreciate this committee to be a working committee. I think that it is a very big task. I think it's a task that we should, a task that this Advisory Committee would take on. It would be, the end result, I think would be very beneficial. I think it's going to require certainly more then just us meeting two, three or four times a year. I would be more then happy if the Advisory Committee is willing, we will get copies of our Rules and Regulations to each of you. We may have to meet on a more regular basis. It would be very beneficial to have your input on maybe areas that we could do away with, areas that we could strengthen. I think with input from the Advisory Committee instead of just the Bureau doing this by themselves. Because this is a task that we have talked about with our staff that we want to do. If we do it on our own, without input from industry, we might miss areas that we're not thinking, we're going to be looking at it more on a different way then the Committee would look at it. So, as a committee, if you're willing to tackle this, then it is going to be a bigger comment. It's not going to be a twice a year thing.

**Ms. Ruhkala Burks:** I think last year or about a year and a half ago the Districts Cemeteries did that. Senator Torlakson with Peter Deathwhiler, redid all the District laws and I sat on the panel for that group. Peter Deathwhiler and his group did a lot of the leg. work and then they brought the group together, I think, about three times. They redid and updated all of the Districts Cemetery Rules & Regulations and got rid of the stuff that was old and wasn't applicable.

**Mrs. Moffet-Bell:** We're certainly willing as the Bureau to take on the responsibility to be the lead in cleaning this up. I think it's great if the committee was able to come up with something and they only met three times. I think because our regulations are statutes, we have two acts out there, their going to require a little more then three meetings.

**Mr. Schacht:** I think most of us would comment to the time as it's long past due. I think you'll get this same thing that it would be a great benefit to the California Consumer and to the industry and everybody involved.

Mrs. Moffet-Bell: Great.

Mr. Mefford: Sherrie, I think, I'm looking at least, I'd say two phases. One is probably to take care of the low hanging crew, which is the stuff that is no longer applicable, such as continuing education. It's still on the books as far as regulation but repealed by statute. Then take care of those and then look at each of the regulations about which ones need to be updated because of statue changes or maybe they do need to be written. Or maybe other regulations need to be written, certainly. It certainly easier to clean it up first and get rid of the stuff that is no longer applicable, then we'll be ready for the other stuff.

**Mr. Prather:** I know we're only suppose to make one comment, but just a follow up about, especially about what Merrill just said. When AB 1111 in 1980 came in to being, it established the Office of Administrative Law, all the Commissions, Bureaus and everything had to look at the regulations and get rid of the ones that didn't met the statuary standards. They did that basically all at once. Took a couple of days at a regulatory meeting and had all the testimony and got it done. So, it was doable to do it all at once rather then the low hanging fruit. From an Administrative stand point, I've never done it, but it's got to be a huge job to prepare a reg. package.

**Mrs. Moffet-Bell:** It is a huge job.

**Mr. Prather:** I'd rather do it once then twice.

Mrs. Moffet-Bell: Well, I think, though we could still do one reg. package, by going through and identifying, like what Merrill said, the stuff that is easily to be identified. Get that done first and then do the second phase and then do one reg. package. I can see doing that. To where the easy stuff is gone and then we have to focus on

**Mr. Mefford:** Get rid of the obvious.

**Mrs. Moffet-Bell:** And we know we've looked at this as a staff. That we see stuff out there, that we're just like hasn't been in effect in years. So, this is a task that I think would certainly be, once it's finished, we would all be just, it would be nice, we'd all pat ourselves on the back.

**Ms. Ruhkala Burks:** Well I think on that, on the District Cemeteries, Peter Deathwhiler was the staff for Senator Torlakson. He and his group did a lot of the leg. work, and what they knew was conflict of laws and stuff. And then they brought it to the panel. And we met about three times on it. So, the main body of work was done by their group, their staff group.

Mrs. Moffet-Bell: I don't foresee any particular staff person at the Legislator taking on this task. When I was first coming on board, Senator Figueroa was very active on the consumer side with this Bureau. Unfortunately she is not on that committee any longer. I could see her wanting to take this role on, but I don't foresee anyone else out there. However, the fortunate part is, Kristin Triepke, is our Leg. Chief, she worked for Senator Figueroa for years and she knows legislation like the back of her hand. And she also knows this Bureau very well. So, I know that she would also commit to assisting us on this project.

**Ms. Winston:** So, could there be like a committee within the Advisory Committee to take on the beginning phases of what we are trying to do?

**Mrs. Moffet-Bell:** I think because we are a small committee, I think that we are that committee, we will be the committee. I think that the staff, our staff, and the Bureau will take on the first role and then provide to the committee what we foresee and then get the input back from the committee. But I don't foresee making a separate committee.

Dr. Wallace: I don't think, I think we need to meet more then twice a year anyway. I know that it's easy for me to say because I'm in Sacramento, but even if you had to drive, it may be a little inconvenience but out of sight I don't think it will be a problem. I think one of the things I see with regulations, it's always an inconvenience, the same thing with the Office of Administrative Law. I have worked with legislation all through health care and trying to get a to carry legislation of all types of things and work through statute process and regulation process for hospitals. I've seen that these types of committees, this Advisory Committee, we can be very efficient in going through everything. We're not going to catch everything. But one of the things, that there's some obvious things out there. And one of the things I know that during some of these visit to some of the Funeral Homes and to the Cemeteries you come up with a lot of things that are written up about things. Law's that we're not following at Funeral Homes or some of the things are taken out of context as far as trying to interpret the law ourselves. I think that some may think the language is not very clear. When you go to the statue to information the language that's not follow itself through the process. So, one of the things that I think, it's not so much if you add regulations sometimes I think interpretation needs some clarification and I think if we can provide some clarification to some of the statutes information that's out there and we could help the consumer as well. So, I think if we decide to meet more, I don't think you're gonna have a problem with that because I think this is so important. This is something that everybody has been waiting for. So, I don't think you're gonna have a problem if we have more then one or two meetings. I do believe that it's necessary for us to be focused and for us to be committed to this committee if we're going to take on a project like that because we can't have a committee that's suppose taking on a project that don't show up.

Mrs. Moffet-Bell: Correct. I definitely agree. And that's why I would have to have the support from the Committee if we are going to agree to this because we will start working on it as a staff. Then if we come up with a product that we want to give to the committee and then we don't get input back, then we've wasted a lot of time. So, I guess this would be the time when I ask if the Committee is willing to take this task on and then we will start working on it in the Bureau? Is everyone in agreement?

Everyone Agreed!

**Mrs. Moffet-Bell:** Great, my first big project. And it's going to be a big project. The Bureau that I would with before, the Bureau of Security & Investigative Services, we did this and it is a

big commitment. It took up almost two years to do the clean up. We had several Acts, there were five different Acts in that Bureau and we only got to three of them. This one, I think, we didn't have an Advisory Committee that we actually met with, and I think that the input instead of just using staff is going to be very beneficial to getting this project taken care of.

**Dr. Wallace:** Do we have term limits? If you say that the term of the Committee is actually two years, do you have the option to extend that or is that two years a hard two years and we are out? If we're right in the middle of a project how does that work?

Mrs. Moffet-Bell: The Advisory Committee is not set in Statute. This is a Committee that the Director of the Department of Consumer Affairs asked to be established. She challenged each one of us to put together an Advisory Committee even though we are not required to. So we don't have to go by the rules or guidelines of an Advisory Committee that is in Statute. So, yes, we could at my discretion and of course Charlene Zettel's discretion we could extend it if we are in the middle of something.

**Mr. Schacht**: Just on this last issue, is it a fair question to ask when you and the staff might think you might have a first draft of the stuff that's screaming; just to have a time frame in our minds. Three months, you talk about term two years, I don't see going that far; you know some idea. I noticed the three of them turned around immediately and looked at Jeff.

**Mrs. Moffet-Bell:** I'm going to give it to Jeff and he will have it done in two weeks. (laugh)

**Mr. Schacht:** Realistically?

**Ms. Winston:** Well maybe by the next meeting?

**Mrs. Moffet-Bell:** I'll have to agree, we are going to have to meet more then twice a year. I wasn't sure what the willingness of the Advisory Committee would be on how they would like to meet. In the past we only had one meeting. With this group it sounds like you're willing to meet more then twice, so we may not wait until January, maybe October? We can establish the next meeting and have a draft at that time.

**Mr. Schacht:** A realistic time when there might be some idea when we might start?

**Mrs. Moffet-Bell:** What do you think, do you think that is fair?

**Ms. Whitney:** I think that is a first step, I think October is a little too soon for a first draft for all of that. That's why I said by the next meeting if it was going to be the first of the year. Or even if we need to meet before that to hash out some ideas. But I would say like after the first of the year, that meeting coming up there we should be able to have a very good rough draft. A working document to start off with anyway.

**Mrs. Moffet-Bell:** How about the rest of the staff here?

**Ms. Whitney:** Is someone going to throw something at me? (laugh)

**Mr. Brown:** Can I ask that we consider doing it two separate pieces, a rewrite and

elimination's?

Mrs. Moffet-Bell: Yes.

**Mr. Brown:** Separate tasks. Because rewrites take a great deal of time and the elimination's, if we can get the junk out of there first.

**Mr. Schacht:** That's fine.

**Mr. Brown:** Let's get the junk out of the way and then go back to the rewrites or do them concurrently but they don't necessarily meet the same time lines.

**Mr. Schacht**: I think the issue that George brought up, don't submit the cases under two separate reg. packages. Get the easy stuff out of the way then you can jump into the heavy stuff. Eventually come up with one reg. package.

**Mr. Brown:** I think we can come up with the stuff that we believe is literally junk, reasonably quick. Get them eliminated and then of course take your input from. There is a lot of stuff that we see everyday that we realize that it's very cumbersome to comply and it doesn't do a thing for the consumers.

**Mrs. Moffet-Bell:** We have a lot of field staff that we can give these certain sections to that they are experts on. So we could probably have a good draft by, I think like Lisa said by the first of the year.

**Mr. Brown:** Especially the elimination.

**Ms. Whitney:** I'd like to ask the Committee Members a question. Do you, we have the Cemetery Act and the Funeral Directors and Embalmers Act, in a perfect world I would think those two would be combined and you would have one set of laws. I don't know that we can do that, but are you looking at still just cleaning up things and having the Cemetery Law and the Funeral Director and Embalmers separate, or are you looking at combining one set of laws, ultimately only have one set of laws and regs. that govern?

**Ms. Winston:** I personally would like to see one set.

**Mr. Mefford:** Certainly the statute reads separately for cremation and crematories too. In the public's view we're all one. We're not looking right now, I don't believe, initially changing the statute we're looking at the regulations. I don't know that, it's until you change the statute you really can't combined the regulations.

**Ms. Whitney:** So, you're just looking at the regulatory changes. That's it?

**Mr. Mefford:** I think regulatory for now.

**Ms. Whitney:** That will be the first step because I think it goes beyond that to really have some effective change and make a difference you have to change some of those statutes, at some point. So we're going to start with the regulations.

**Mr. Brown:** Especially the places where they're diametrically opposed.

**Mr. Mefford:** That's why you check this whole cleaning process, that eventually we can get to that point.

**Dr. Wallace:** With regard to that other clean up, there's going to be some regulations that are going to be tied directly to statute that we can't do anything about until we change statute. So, we're going to have to be able to understand the process. So whatever we do we can come in thinking whatever we want. The prior number of regulations, limit the statutes still then we're stuck. So we still have to follow the Statues of the laws and they supercede anything that we do. So there may be a time when we have to look at the regulations and say that these particular regulations are tied to this particular Statute. We want to change the Statute let's put these to the side and think about the Statue change later. But the regulations that we can make a difference in, we need to start working with those.

Mrs. Moffet-Bell: I agree. Yes.

**Mr. Prather:** I assume you want us to, right now also, start identifying and sending to staff what we think should be eliminated.

**Mrs. Moffet-Bell:** I think that would be very beneficial, because I know each person that's probably here right now has certain areas that they already know that they have problems with.

**Ms. Whitney:** Can we identify one staff person where all those go through so that they filter through one spot.

**Mrs. Moffet-Bell:** That would be Kim Duran, she is our Leg. person.

**Mr. Prather:** Do you like e-mail?

**Mrs. Duran:** Yes. E-mail is great. The e-mail address is basically the same of the whole Department of Consumer Affairs, it my first name, Kim, K-I-M underscore last name, Duran, D-U-R-A-N at DCA dot CA dot GOV.

**Mr. Prather:** Do you have any trouble with attachments or do you just want straight.

**Mrs. Duran:** Attachments are fine. Either way, which every way is convenient for you guys, is fine with me.

**Mr. Schacht:** On a little bit different note, Sherrie, would it be possible for us all to get a list of names, address and e-mails of those on the Committee so that we can maintain contacts?

**Mrs. Moffet-Bell:** That was a question I was actually going to ask the Committee. We already have that established, but I did not want to provide anybody's name, address without your consent. Just with the privacy. Everybody's fine with us putting one together?

**Mr. Schacht:** It makes it important if we want to contact each other.

**Mrs. Moffet-Bell:** I agree. I definitely agree. Kim will e-mail that to each of you.

**Mrs. Duran:** I actually have it in a hard copy today without the e-mail address. If you would like, after the meeting if the committee members would come up and verify your e-mail

addresses with me I can add the e-mail addresses to the list and then forward it on to you if you would prefer it that way.

**Mrs. Moffet-Bell:** I think that will do it on the Statute and Regulations clean up. I think we will take a quick little break and then we will come back and I think we have some people that have signed up for public comments and maybe we could address their issues. And if the Advisory Committee has any other issues that they want to bring up for the next Committee meeting.

(Break)

#### Public Comments

**Mrs. Duran:** I hope everyone had a chance to stretch their legs. I would like to introduce our first public speaker or public comment. I would like to welcome Charlene Zettel who is the Director of Consumer Affairs. Welcome Charlene.

Ms. Zettel: Thank you. Do I need to use the microphone? Good morning, I would like to just greet everybody and thank the new Advisory Committee for their participation. I'm always just in awe of people who run their business, have a very busy life and then committee themselves to the betterment of the profession and to protecting the consumers. So, we appreciate the time that you're giving this. I know it's going to be a great deal study. We appreciate your willingness to share your expertise. To the people in the audience, thank you for taking time from your very busy schedules. This is government works best. When we have people participating in the process. We're just pleased that the Department could have Sherrie Moffet-Bell as Bureau Chief. I continue to get wonderful comments about her, her good efforts and we hope to continue to have a very positive working relationship with the profession and the consumers. We won't always agree but it's important that we have fair open process that is transparent. We want to make sure that everybody has their concerns answered and that we do the public good. Thank you so much and I will stay until the end of the meeting and forgive me for not being here sooner. It's not because I didn't want to be it's just that this is the first time I could break away. Thank you again.

Mrs. Moffet-Bell: Thank you Charlene. I will give you a quick update on what we actually accomplished today. That is when we first came together, this group has taken on quite a task that they are going to be helping the Bureau. That is that we are going to start with one big task of making our regulations, we're going to clean them up. We have all agreed that we will probably have to meet every other month. But, they're willing to do this commitment and so our regulations and statutes will connect. They will actually synch instead of, the Board is still on there and there are conflicting regulations. So, that's our one big task that they've all agreed to tackle. Now since we have accomplished our agenda items, which I thank the Advisory Committee members for. I'd like to go to the public comment. We have a few people that have signed up that would like to make some comment. Kim, you have the list, so I'll let you go a head and announce who is going to be first.

**Mrs. Duran:** Great. Our first speaker is Betty Youngren.

**Ms. Youngren:** Good Morning. I'm with Funeral Consumers Alliance of Northern California. I'm also on the National Funeral Consumer Alliance Board. I want to see if there is some way that we can encourage people who have complaints about funeral and cemeteries

industries to work with us and work with you to make it better so that we don't have people in agony. Because when you have just suffered a loss, and then you have a disagreement or a problem with some Cuban industry. You suffer and you also complain. Which means that the people in the funeral industry are having problems too, because these people call. I would rather that we would get the complaint problem solved before people are injured by it. Also I would like to see many more people here at our meetings to represent the working funeral interest. About the Cemeteries, you might look to the historical cemeteries organizations that cover the State of California. They have a lot of interest and they probably could give you some corporation in their areas.

Mrs. Moffet-Bell: Thank you.

**Mrs. Duran:** Thank you Betty. Next is Tom Swift.

**Mr. Swift:** I come from California Seniors. I was a consumer representative on the previous Advisory Committee Bureau. I'm puzzled that I was not invited to reapply for membership in this committee, although I would not be interested in serving actually. But nevertheless I would have appreciated to be invited. I'm concerned that there are no consumer representatives on the committee; that only industry people are represented here.

Mrs. Moffet-Bell: We actually have, excuse me, three (3) consumer representatives. When I consider a consumer representative, these are people that we do not regulate. Royce Ann, is a consumer, she representing the consumers. Mr. Teegarden, who is not regulated by us, he's with the Catholic Church. Then we have another representative that I can't remember her name. She had to pull herself from the first meeting, but will be in attendance in the second meeting.

**Mr. Swift:** My impression is still that these are people within the industry even though they are not regulated.

**Mrs. Moffet-Bell:** I don't consider them within the industry. We don't have anything to do with the Catholic Church nor do we have anything to do with the monument association.

**Mr. Swift:** The monument association still is part of the industry business is my impression.

**Mrs. Moffet-Bell:** They're certainly part of what this industry represents, but they are not regulated by us, so they are more on the consumer side then they would on the regulatory side.

**Mr. Swift:** Right. Since the Consumer Funeral Alliance is the primary advocate for consumers funeral and cemetery services in California I think it would be appropriate and helpful if a member of the Funeral Consumer Alliance be one of the consumer representatives on this committee. Also, I wasn't made aware that this meeting was held. I learned only indirectly. Could I suggest that people like myself who are interested in consumer issues be notified.

**Mrs. Moffet-Bell:** Definitely. We have a list actually of people that are considered interested parties, and that list has been established by people contacting us, as you are doing now. Please let Kim Duran know and she will add you and you will be notified of all these meetings.

**Mr. Swift:** Since I was a consumer representative on the previous committee I think it would be obvious that I would be interested.

**Mrs. Moffet-Bell:** To be honest with you, I have no records of the previous committee. Unfortunately the previous Bureau Chief, that file is not in our office. I could not even tell you who the members were. So, that for that reason, I apologize that you did not get notified. Fortunately I had met with Betty, so I knew that she was interested and I'm glad that she probably got the word to you. But I don't have any records of the previous Advisory Board.

**Mr. Swift:** I think she learned indirectly and I learned from her.

**Mrs. Moffet-Bell:** We actually sent Betty a letter.

**Mr. Swift:** Okay. Thank you.

**Mrs. Duran:** Our next speaker will be Steve Doukas.

**Mr. Doukas:** Really?

**Mrs. Duran:** You signed on this sheet, were you just signing as in attendance?

**Mr. Doukas:** I signed on the wrong sheet, sorry.

**Mrs. Duran:** The rest of these may have also done that, I'm not sure. I have a Stan Sandelius. Did you want to speak or were you just signing up as in attendance?

**Mr. Sandelius:** I signed up, yeah. Will I be notified of next meetings?

**Mrs. Duran:** If you give me your information, I would be more then happy to notify you. The last person I have on our members speaking list is, it looks like maybe a Rick Melbur. I'm sorry if I'm not pronouncing it correctly.

**Mr. Melbur:** That's all right I didn't write it very clearly. It said signature. Richard Mielbrecht, I'm vice president of the Funeral Consumers Alliance of California. I'm a bit discouraged, this is a meeting of the Cemetery and Funeral Bureau Advisory Committee of, someone help me here,....

Mrs. Moffet-Bell: Of?

**Mr. Mielbrecht:** What's the department here?

**Mrs. Moffet-Bell:** The Department of Consumer Affairs

**Mr. Mielbrecht:** Consumer Affairs, and your committee or sub-structure within the

government?

**Mrs. Moffet-Bell:** I'm not quite sure I, what, your, ...

**Mr. Mielbrecht:** Okay, Cemetery and Funeral Bureau Advisory Committee and you say earlier that it's not a legal committee or a statute committee?

**Mrs. Moffet-Bell:** It's not. We are not in Statute to have an Advisory Committee. I had said that this is a recommendation by the Director of the Department of Consumer Affairs, Charlene, that she would like all the Bureau to have established Advisory Committee for this purpose that we have discussed today.

**Mr. Mielbrecht:** Okay, so it was kind of informally established.

**Mrs. Moffet-Bell:** It's informally established, that's correct.

**Mr. Mielbrecht:** So, it could be informally disestablished also?

Mrs. Moffet-Bell: Certainly.

**Mr. Mielbrecht:** If there were reasons for it. Okay, well the other sense is under funeral, excuse me, consumer protection. All but two of your committee members are industry. I mean, I consider monument industry. So, it's my definition of it. I would like to see a stronger representation since your Department in the State of California is Consumer Protection. That there be a stronger representation especially now. Since you're going to be changing regulations. All right? Now when you change these regulations they have to go back to the legislature for approval?

Mrs. Moffet-Bell: Definitely

**Mr. Mielbrecht:** Good. However, in more to it?

**Mrs. Moffet-Bell:** Well, Jerry Desmond, just said that maybe that's not the case.

**Mr. Desmond:** Regulations go to the Administrative Law. Statues go to the Legislation.

**Mr. Mielbrecht:** So, it is a combination. Before you proceed on this, I would like to see a stronger representation from, not necessarily myself, but someone representing the consumers of this industry, not the providers of this industry. Especially since you're redoing, cleaning up, the regulations and recommending statute changes.

**Mrs. Moffet-Bell:** I agree to you 100 percent. I have already talked, actually Betty came up and discussed this with me earlier. I have had her provide Kim Duran with her information. Of course, you are all going to be invited to these meetings, no matter if your part of it or not. Your input will certainly be taken. But we have discussed we may add one more consumer member and then there would be four (4).

**Mr. Mielbrecht:** That would be helpful. The notification will be more efficient then the past notifications, I hope?

**Mrs. Moffet-Bell:** See now, I'm not sure. We

**Mr. Mielbrecht:** The last meeting I attended here under the last chief, I signed on and put email on it and was guaranteed a communication.

**Mrs. Moffet-Bell:** I have to apologize, I don't have that information. I'm sorry.

**Mr. Mielbrecht:** I'm not holding you for it, but I'm hoping for an improvement in the efficiency and effectiveness for that communication, especially since you are talking about taking input.

**Mrs. Moffet-Bell:** I will give you my word that you will be notified of these meetings.

**Mr. Mielbrecht:** That would be appreciative. Thank you.

Mrs. Duran: Please everyone that has asked to be notified, make sure, if you can please come up to me after the meeting, so I can either get your business card to make sure I have an email and a direct mailing address and telephone number for you. We will post everything on our web site. They are always updated, before they are actually mailed. As soon as they are approved they are put on our web site and then they are mailed. The web site is the number one way to get information from the Department as to upcoming Advisory Meetings or anything else. That web site would be www.cfb.dca.ca.gov. Once again, <a href="www.cfb.ca">www.cfb.ca</a> (I apologize), G-O-V. I added an extra three number, three letters in there. I apologize.

**Mrs. Moffet-Bell:** Do we have any other comments from the Advisory Committee?

Dr. Wallace: I'd like to comment. I wanted to say that I appreciate the overall comments from the individuals that came up and Betty especially for coming up speaking to me. One of the things that I want to ensure the individuals that came up, if we are doing our job right, then we have to represent the consumer. I don't understand the division. One of the reasons why I became a Funeral Director as a psychologist is to, because I've had some issues with some of the things that have happened. I don't believe that we can honestly sit here and just represent funeral homes and cemeteries without thinking about consumers. We have a responsibility as individuals, funeral directors, embalmers, and cemetery people to make sure, because if I can just be candid, your people are not the only people that die. Our individual families, we lose people everyday as well. We have a responsibility to regulate ourselves. I think everyone here is here because we've had some issues with some of the regulations that are out there that make it tough for individuals to make preparations for the funerals, make it tough for individuals to pay for funerals. I just want to say to you that I understand your plight. But from the stand point of what Mrs. Moffet has done, and what the Consumer Affairs has done, what the State Legislature and all the people of the law has tried to do, they are trying to put things together. If you look at the laws and regulations across the country, California is in pretty good shape. Some of the things that have happened, have happened because we have had some neglect and some people are irresponsible and some of the Funeral Home around the state. But they are trying to clean that up. I think if you work with us, as this Advisory Committee, you're going to find that we're not here to pump ourselves up. We're not here to make ourselves rich. I don't own a funeral home. What I do believe is that the consumer is the customer. If the customer is not satisfied then the industry won't make it anyway. I just want to thank you again for your comments and assure you that I don't think that there is any intention to side step the issues that have been out there for years.

**Mrs. Moffet-Bell:** Thank you Dr. Wallace. Yes. Please.

**Mrs. Duran:** Could you state your name sir, just so I can have it for the records.

**Mr. Sandelius:** I'm Stan Sandelius and I'm a member of the Funeral Consumer Alliance. I'm past president and currently the treasurer. I appreciate your comments and I'm sure that they

are given in complete honestly. However, when we are on the firing line, everyday on the telephone with people who have complaints regarding their services at funeral homes. We realize that there is a need for our work. And that's the reason that we are here and that's the reason why we feel we need greater representation on this Committee.

Dr. Wallace: I agree with you. I hear the same complaints. One of the thinks that I have said before is, we may not have a swift enough consequences for some of the things that happen in funeral homes and a lot of it is that the consumer does not understand the process that complaints need to be filed under. I think that is something that we need to make aware. Regulations and statute changes are not going to fix the issues of people treating people fairly in funeral homes. The thing that gets people treated fairly is that first of all, the actual Bureau understands that there are problems out there and they can't fix them if they're not getting the complaints swiftly and that they know exactly what's going on in funeral homes. Because there is, once a funeral home has made some of those gross errors that your speaking about, if the Bureau knows about it, believe me, I can honestly say, that there is some swift action taken and there is some stiff fines associated with the things that are happening. But as your group, you have to make sure that the individual that your speaking to, understand the process of getting a complaints into the Bureau, getting their complaints logged in where something can be done about it. Because all we see in funeral homes, if somebody is dissatisfied with Thompson Funeral Home, they don't report it to the Bureau, they just don't come back. And so, we have to let the individual consumer know that there's a process of getting your complaint rectified and dealt with.

**Mr. Sandelius:** That's very true. I just want to point out, that since I've been retired for fifteen (15) years, I've been spending approximately an hour a day working on this Funeral Consumers Alliance. My phone rings at least a couple times a week, with people that have problems that we try to help resolve. So, that's just my point.

Mrs. Moffet-Bell: Please if you do have those kinds of consumer complaint, I spoke at an association last weekend, and Royce Ann actually told me that she gets a lot of complaints in the monuments association with the consumers. Those complaints are not coming to us. So, as your association, I challenge you, when you get those, please, even if it's through you as an organization to send them to the Bureau. We will certainly act on them and work with you if the consumer is so upset that they don't want to fill out that big ol' complaint form, then please go ahead and do it on their behalf. We'll certainly, that's our priority. Consumer complaints are what we are here for. We want to rectify that.

**Mr. Sandelius:** We'll do that.

**Ms. Youngren:** The Funeral Consumer Alliance of California and Hawaii feel so strongly about this that they are paying for a hotline. It happens to go into my living room, so I can answer it. But I reverse numbers, so I can't give you the number, but it's statewide and a 1-800 number. People do call. I encourage them to send complaints. I send them paperwork, I send them the Departments paperwork and so that we get a copy to. That's about the end of it. It's very tiring, but we are working on it and really trying hard.

**Mrs. Moffet-Bell:** And we're here to help. If you can get them to us, we're certainly going to work with you on this.

**Ms. Youngren:** I wonder if it would be possible for me to call in the hotline number so you could put it up on your web site. Just have another source, or someone to talk with to encourage people. These people are hurting so much it's difficult for us to put it down on paper.

**Mrs. Moffet-Bell:** You can send it to me, I'm not sure if we will be able to put it down on our web site, I'll have to check with our legal office. Well, I was just informed that it is printed on our Consumer Guide and our Consumer Guide is on our web site. So, your number is already out there.

**Ms. Youngren:** Very good.

**Mrs. Moffet-Bell:** Yes, George.

Mr. Prather: One thing earlier, I didn't commit when you were talking about test scores because you were focusing in on a specific area. One of the other concerns that I have had for many years, is since the establishment of the Office of Examination Resources and the different test mythology that has created a catch 22 with the accreditation body. Our schools have to be accredited by the American Board of Funeral Service Education. The schools that are a member of that have to follow specific criteria. The National test is based upon all of that and we seam to get, have some rules that do create problems. I don't know if it's currently the fact that it used to be you did not allow educators from the schools to be on the committee that writes the test. Sort of conflict of interest.

Mrs. Moffet-Bell: It is a conflict of interest.

**Mr. Prather:** With our laws that say you can take the test without working a day in funeral service, just by going to school, a student getting out of school only knows what he or she has been taught in the school and not what practically goes on every day. The concern of just practitioner embalmers writing it and given that the type of test that it is compared to the National does create some problems. I'm not sure what the answer is, but I think that should be continued to be worked on.

**Mrs. Moffet-Bell:** I agree with you. Thank you, Charlene.

Ms. Zettel: Thank you. I love coming to these meetings, but it's so hard to be quiet. Two things, certainly I'm glad to see the consumer groups here and I just want to let them know that our number one job here is consumer protection. We do have a Complaint Mediation Department that is devoted full time to helping consumers who have a problem with one of our regulated entities. In this case, it would be the Cemetery and Funeral Profession. So, we're here for consumers. The Mediation Department does a fabulous job and all for free. We want to make sure that you have that number to give your people that call you that are in pain. It there is a financial dispute, any sort of dispute, these people are great professionals. So, I will make sure that Kim has that number and she can get that to each one of you, if that would be helpful in serving our clients, our consumers. Thank you.

Mrs. Moffet-Bell: Thank you. I think we are going to be wrapping up a little early today. We've accomplished quite a bit in this short time and took on a task that I think is going to be challenging but I'm also looking very forward to it. I think that once we start looking at these rules and regs. The end result will be very positive. I will make sure that Kim Duran gets a copy of all of our Rules and Regulations out to you, so you can start looking at what we actually have.

Then e-mail her back some of the stuff that you know right off the top of your head that you want to see changed. We will also make sure that we are in touch with the consumer groups as well. Make sure that you guys stay in the loop and I will also make sure that you get your comments to Kim as well. I thank each and every one of you for attending. I'm glad to meet a lot of you that I have never met before. I think this is going to be a great, I feel really positive about working with each and every one of you on this committee. If you have any questions afterwards, I will stay around for a little while. Otherwise I will thank everybody for attending and you made my first Advisory Committee Meeting go very well.

Thank you.

Meeting Adjourned.